

Information to identify the case:

Debtor 1	<u>Angelina Thompson</u>	Social Security number or ITIN	xxx-xx-3693
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Christopher Thompson</u>	Social Security number or ITIN	xxx-xx-0189
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-26907-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angelina Thompson
aka Angelina DeMarco

Christopher Thompson

5/4/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Angelina Thompson
Christopher Thompson
DebtorsCase No. 14-26907-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 38

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db/jdb
aty
lm
cr
515207653
515210631
514992459
514992464
515194238
515221792
514992468
515009010
514992472
514992473
514992476

+Angelina Thompson, Christopher Thompson, 9 W. 2nd Avenue, Runnemede, NJ 08078-1612
+Fein Such Kahn & Shepard, P.C., 7 Century Drive, Ste 201, Parsippany, NJ 07054-4673
+Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
+TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
+APEX ASSET MANAGEMENT LLC, PO BOX 5407, LANCASTER PA 17606-5407
+Ally Bank, Cenlar, FSB, Attn: Payment Processing, 425 Phillips Blvd, Ewing, NJ 08618-1430
Chase, PO Box 24696, Columbus, OH 43224-0696
+Fed Loan Serv, PO Box 69184, Harrisburg, PA 17106-9184
FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
+JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL/MAIL CODE LA4-, 700 KANSAS LANE, MONROE, LA 71203-4774
+Mci, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
+PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
+Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
Virtua, PO Box 8500-8267, Philadelphia, PA 19178-8267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
smg
smg
lm
515103352
515022984
514992458
514994557
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515019976
514992462
515004981
514992463
515180022
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515159783
514992474
516461626
515011813
514992475

+EDI: QBTHOMAS.COM May 04 2017 21:53:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
E-mail/Text: usanj.njbankr@usdoj.gov May 04 2017 22:01:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 04 2017 22:01:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
EDI: CHASE.COM May 04 2017 21:53:00 Chase, P.O. Box 44090, Jacksonville, FL 32231-4090
EDI: AIS.COM May 04 2017 21:53:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
EDI: AIS.COM May 04 2017 21:53:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
EDI: CAPITALONE.COM May 04 2017 21:53:00 Cap One, PO Box 85520, Richmond, VA 23285
+E-mail/Text: bankruptcy@cavps.com May 04 2017 22:01:19 Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
+EDI: CITICORP.COM May 04 2017 21:53:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
+EDI: TSYS2.COM May 04 2017 21:53:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
EDI: DISCOVER.COM May 04 2017 21:53:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
EDI: DISCOVER.COM May 04 2017 21:53:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVER.COM May 04 2017 21:53:00 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316
EDI: ECAST.COM May 04 2017 21:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262
+EDI: IIC9.COM May 04 2017 21:53:00 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
+EDI: LTDFINANCIAL.COM May 04 2017 21:53:00 LTD Financial Services Limited Partnersh, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
EDI: TSYS2.COM May 04 2017 21:53:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
+EDI: MID8.COM May 04 2017 21:53:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
EDI: PRA.COM May 04 2017 21:53:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
EDI: TFSR.COM May 04 2017 21:53:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
EDI: BL-TOYOTA.COM May 04 2017 21:53:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
EDI: TFSR.COM May 04 2017 21:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
+EDI: VERIZONWIRE.COM May 04 2017 21:53:00 Verizon Wireless, 1 Verizon Pl, Alpharetta, GA 30004-8510

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514992470 Ocean Perioperative Consultants
514992460 ##+Chase Receivables, PO Box 159, Hawthorne, NY 10532-0159
514992471 ##Ocwen Loan Servicing, PO Box 9001719, Louisville, KY 40290-1719

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
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Total Noticed: 38

Date Rcvd: May 04, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Carrie J. Boyle on behalf of Joint Debtor Christopher Thompson cboyle@mpadlaw.com,
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com
Carrie J. Boyle on behalf of Debtor Angelina Thompson cboyle@mpadlaw.com,
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com
Denise E. Carlon on behalf of Creditor Ally Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
nj_ecf_notices@buckleymadole.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Ally Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
NJ_ECF_Notices@buckleymadole.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Thomas G. Egner on behalf of Joint Debtor Christopher Thompson tegner@mpadlaw.com,
kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com
Thomas G. Egner on behalf of Debtor Angelina Thompson tegner@mpadlaw.com,
kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com

TOTAL: 11